

In re:
Michael Benjamin Bode
Katie Ann Bode
Debtors

Case No. 23-11121-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 29, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Benjamin Bode, Katie Ann Bode, 69 East College Avenue, Elizabethtown, PA 17022-2408
14849650	+ CrossCountry Mortgage LLC, c/o ROGER FAY, Albertelli Law, 14000 Commerce Parkway, Suite H Mount Laurel, NJ 08054-2242
14849609	+ CrossCountry Mortgage, LLC, c/o Roger Fay, Esquire, ALBERTELLI LAW, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242
14776831	+ Crosscountry Mortgage, LLC, c/o Mark A. Cronin, 701 Market St., Ste 5000, Philadelphia, PA 19106-1541
14789015	M&T BANK, PO Box 1508, Buffalo, NY 14240
14989453	+ Members 1st Federal Credit Union, C/O Bret Patrick Shaffer, Esquire, Schiffman, Sheridan & Brown, P.C., 2080 Linglestown Road, Suite 201, Harrisburg, PA 17110-9670

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 30 2025 01:40:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 30 2025 01:41:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14774677	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 30 2025 02:04:31	CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14774676	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 30 2025 01:52:57	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
14779080	+ Email/PDF: ebn_ais@aisinfo.com	Apr 30 2025 01:52:54	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14774678	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 30 2025 01:52:55	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
14792403	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 30 2025 01:53:34	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14859536	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 30 2025 01:40:00	CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9096
14776426	^ MEBN	Apr 30 2025 01:38:22	CrossCountry Mortgage, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14790862	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 30 2025 01:40:00	CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14774680	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 30 2025 01:40:00	Dovenmuehle Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14774679	Email/Text: mrdiscen@discover.com	Apr 30 2025 01:40:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025

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14777604	Email/Text: mrdiscen@discover.com	Apr 30 2025 01:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14782504	+ Email/Text: RASEBN@raslg.com	Apr 30 2025 01:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14784437	+ Email/Text: Unger@Members1st.org	Apr 30 2025 01:41:00	Members 1st FCU, PO Box 8893, Camp Hill, PA 17001-8893
14774681	+ Email/Text: Unger@Members1st.org	Apr 30 2025 01:41:00	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
14774682	+ Email/Text: Unger@Members1st.org	Apr 30 2025 01:41:00	Members 1st Federal Credit Union, 5000 Marketplace Way, Enola, PA 17025-2431
14774683	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 30 2025 01:41:00	Nelnet, 121 South 13th Street, PO Box 82561, Lincoln, NE 68501-2561
14774981	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 30 2025 01:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14793679	Email/Text: bnc-quantum@quantum3group.com	Apr 30 2025 01:41:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14774684	^ MEBN	Apr 30 2025 01:38:39	Ratchford Law Group, PC, 54 Glenmaura National Blvd #104, Moosic, PA 18507-2161
14778936	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 30 2025 01:41:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14774685	Email/Text: dispute@velocityrecoveries.com	Apr 30 2025 01:41:00	Velocity Investments, LLC, 1800 Route 34 North, Building 3, Suite 305, Belmar, NJ 07719
14774686	+ Email/Text: bankruptcynotification@wellspan.org	Apr 30 2025 01:41:00	WellSpan Health, PO Box 15119, York, PA 17405-7119
14774687	+ Email/Text: bkfilings@zwickerpc.com	Apr 30 2025 01:41:00	Zwicker & Associates, PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14849205	*+	CrossCountry Mortgage, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14989197	*	Members 1st Federal Credit Union, 5000 Marketplace Way, Enola PA 17025-2431

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2025 at the address(es) listed below:

Name	Email Address
BRET PATRICK SHAFFER	on behalf of Members 1st Federal Credit Union bshaffer@ssbc-law.com kshirk@ssbc-law.com
DENISE ELIZABETH CARLON	on behalf of Creditor CROSSCOUNTRY MORTGAGE LLC bkgroup@kmlawgroup.com
PAUL DONALD MURPHY-AHLES	on behalf of Joint Debtor Katie Ann Bode pmurphy@dplglaw.com kgreene@dplglaw.com
PAUL DONALD MURPHY-AHLES	on behalf of Debtor Michael Benjamin Bode pmurphy@dplglaw.com kgreene@dplglaw.com
ROGER FAY	on behalf of Creditor CrossCountry Mortgage rfay@alaw.net bkecf@milsteadlaw.com
ROGER FAY	on behalf of Creditor CrossCountry Mortgage LLC rfay@alaw.net, bkecf@milsteadlaw.com
ROGER FAY	on behalf of Creditor CROSSCOUNTRY MORTGAGE LLC rfay@alaw.net, bkecf@milsteadlaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Michael Benjamin Bode)	Case No. 23-11121-pmm
)	
Katie Ann Bode)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 29, 2025

For The Court

Timothy B. McGrath
Clerk of Court